



GROUP
INSURANCE

Coordination of benefits

For health and dental claims



Coordination of benefits

This guide provides case-by-case instructions on how to submit claims if you, your spouse and/or your dependent children are covered by more than one group health and/or dental plan (i.e., plans offered by employers, unions, associations or other organizations), provided that these plans allow coordination of benefits (COB).

Coordination of benefits can help you and your family members receive the maximum eligible benefit from the different plans. Payment of benefits is based upon the calculation rules specified by the Canadian Life and Health Insurance Association (CLHIA).

If you need further assistance regarding coordination of benefits, please contact your plan administrator.



The easiest way to submit claims to iA Financial Group:



My Client Space

Sign in at:
ia.ca/myaccount



iA Mobile

Download the app:
ia.ca/iamobile-en

When submitting claims online:

- You have instant access to claims status and notifications
- You no longer have to complete or mail in paper forms
- You can easily send photos of requested receipts
- You get reimbursements faster (by direct deposit)

Claims for YOU

If the expenses are for you and you are the plan member covered by iA Financial Group through your employer or another organization.

Step 1:

Submit your claim to iA Financial Group first.
Be sure to keep a copy of all receipts.

Step 2:

Submit the unpaid portion of your claim to your spouse's plan.

Step 3:

Attach the explanation of benefits received from iA Financial Group.
If required, attach the receipts as well.

Claims for your SPOUSE

If the expenses are for your spouse who is a plan member covered under his/her own group insurance plan.

Step 1:

Submit the claim to your spouse's group insurance plan first.
Be sure to keep a copy of all receipts.

Step 2:

Submit the unpaid portion of the claim to iA Financial Group.

Step 3:

Attach the explanation of benefits received from your spouse's group insurance plan. If required, attach the receipts as well.

Claims for DEPENDENT CHILDREN



If you have joint custody, also follow the steps in Case 1.

Case 1

If the expenses are for dependent children who are covered under your plan and your spouse's group insurance plan.

Step 1:

Submit the claim to the group insurance plan of the parent whose birthday comes first in the calendar year. If both parents were born on the same day and month, the alphabetical order of the parents' first names determines which plan the claim must be submitted to first. Be sure to keep a copy of all receipts.

Step 2:

Submit the unpaid portion of the claim to the second group insurance plan.

Step 3:

Attach the explanation of benefits received from the first group insurance plan. If required, attach the receipts as well.

Case 2

If you and your spouse are separated or divorced and your dependent children are covered under both plans.

Step 1:

Submit the claim to **the plan of the parent** who has full custody of the child. Be sure to keep a copy of all receipts.

Step 2:

Submit the unpaid portion of the claim to **the plan of the spouse** of the parent with full custody of the child.

Step 3:

Submit the unpaid portion of the claim to **the plan of the parent** who does not have custody of the child.

Step 4:

Submit the unpaid portion of the claim to **the plan of the spouse** of the parent who does not have custody of the child.

Step 5:

Attach the explanation of benefits received from the first and/or second group insurance plan. If required, attach the receipts as well.



If you have full custody, follow the steps in Case 2.

**Claims for
POST-SECONDARY
STUDENTS**

Case 1

If your dependent child is enrolled in post-secondary studies and is covered under a college or university insurance plan and under your plan.

Step 1:

Submit the claim to your child's college or university insurance plan first. Be sure to keep a copy of all receipts.

Step 2:

Submit the unpaid portion of the claim to iA Financial Group.

Step 3:

Attach the explanation of benefits received from the college or university insurance plan. If required, attach the receipts as well.

Case 2

If your dependent child has a part-time job and is enrolled in his/her employer's group insurance plan and is covered under your plan.

Step 1:

Submit the claim to your child's own group insurance plan first. Be sure to keep a copy of all receipts.

Step 2:

Submit the unpaid portion of the claim to iA Financial Group.

Step 3:

Attach the explanation of benefits received from your child's employer's plan. If required, attach the receipts as well.



Claims for RETIREES

If you are insured as a retiree under the group insurance plan from your former employer and as an employee under the group insurance plan of your new employer.

Step 1:

Submit your claim to the group insurance plan you are covered under as an active employee, i.e. your new employer's plan. Be sure to keep a copy of all receipts.

Step 2:

Submit the unpaid portion of your claim to your former employer's group insurance plan.

Step 3:

Attach the explanation of benefits received from the first group insurance plan. If required, attach the receipts as well.

Note:

If you are retired and have the same eligibility status under more than one plan (for example, you are covered as a part-time employee under both plans), you must first submit your claim to the plan that has been in force the longest.

Claims for INDIVIDUAL AND GROUP PLANS

If you have a separate individual plan that you purchased on your own in addition to your group insurance plan.

Step 1:

Submit your claim to the group insurance plan first. Be sure to keep a copy of all receipts.

Step 2:

Submit the unpaid portion of your claim to the individual plan.

Step 3:

Attach the explanation of benefits received from the group insurance plan. If required, attach the receipts as well.

Sample calculation of your claim benefit

Example:
\$250 claim

FIRST plan

The first plan will reimburse the claim according to the specifications of your group insurance coverage. This means that it will apply any deductible, reimbursement percentage and any maximum based on the coverage of the plan.

Expenses submitted	Eligible expenses*	Deductible	Reimbursement percentage	Calculation	Your reimbursement from the first plan
\$250	\$220	\$50	80%	$(\$220 - \$50) \times 80\%$	\$136

SECOND plan

The second plan will pay the lesser of the following two amounts**:

- A) Amount that would have been payable according to the specifications of the second plan if it had been the first plan; **or**
- B) 100% of the eligible expenses minus the amount paid by the first plan.

Expenses submitted	Eligible expenses*	Deductible	Reimbursement percentage	Calculation	Your reimbursement from the second plan
\$250	\$230	\$0	90%	The lesser of : A. $(\$230 - \$0) \times 90\% = \$207$ B. $(\$230 - \$136) = \$94$	\$94

TOTAL AMOUNT REIMBURSED BY BOTH PLANS

Reimbursement from the first plan	Reimbursement from the second plan	Calculation	Your reimbursement from both plans***
\$136	\$94	$\$136 + \94	\$230

* The eligible expenses take into account each plan specifications. They do not always match the submitted expenses.

** This calculation does not apply when the first payor is a government health plan or program. In that case, the second plan deductible and reimbursement percentage are always applied, after the deduction of the amount paid by the government health plan or program.

*** The total reimbursement from both plans doesn't necessarily equal the total expenses submitted, and it cannot exceed 100%.

Questions?

If you have any difficulties coordinating benefits or if you have any questions, please contact your plan administrator.



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